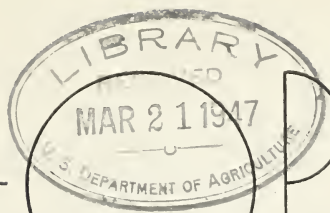


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CO-OPS

HOW FAR CAN THEY GO?



CHAMPAIGN COUNTY
CO-OPERATIVE ASSOCIATION

GRINDING·MIXING·SHELLING
FEEDS·PETROLEUM PRODUCTS
FERTILIZER·FARM SUPPLIES
AUTOMOBILE AND
FIRE INSURANCE

Cooperation Pays.

This pamphlet has been especially prepared for use by discussion groups. Its purpose is to present, in brief form, some of the more important facts on cooperatives, and some current viewpoints as to the part they are fitted to play in American economic life. No statement contained herein should be taken as an official expression by the Department of Agriculture.

The following questions are discussed:

- What Kind of Co-ops Are There?
- How Do Co-ops Differ From Other Businesses?
- How Do Co-ops Benefit Their Members?
- What Happens When Marketing Co-ops Meet Consumers' Co-ops?
- How Far Can Co-ops Go?
- What Should Be the Relation Between Co-ops and the Government?
- Should the Government Encourage the Formation of Co-ops?
- Should Co-ops Go into Politics?
- What Should Be the Relation Between Farmers' Co-ops and National Agricultural Programs?

Copies of this pamphlet may be obtained free upon request addressed to the Extension Service, United States Department of Agriculture, Washington, D. C. Other pamphlets have been similarly prepared and are similarly obtainable:

SUBJECT-MATTER PAMPHLETS FOR THE 1936-37 SEASON

- DS-1 What Should Be the Farmers' Share in the National Income?
- DS-2 How Do Farm People Live in Comparison with City People?
- DS-3 Should Farm Ownership Be a Goal of Agricultural Policy?
- DS-4 Exports and Imports—How Do They Affect the Farmer?
- DS-5 Is Increased Efficiency in Farming Always a Good Thing?
- DS-6 What Should Farmers Aim to Accomplish Through Organization?
- DS-7 What Kind of Agricultural Policy Is Necessary to Save Our Soil?
- DS-8 What Part Should Farmers in Your County Take in Making National Agricultural Policy?

SUBJECT-MATTER PAMPHLETS FOR THE 1937-38 SEASON

- DS-9 Taxes: Who Pays, What For?
- DS-10 Rural Communities: What Do They Need Most?
- DS-11 Soil Conservation: Who Gains By It?
- DS-12 Co-ops: How Far Can They Go?
- DS-13 Farm Finance: What Is a Sound System?
- DS-14 Crop Insurance: Is It Practical?
- DS-15 Reciprocal Trade Agreements: Hurting or Helping the Country?
- DS-16 Farm Security: How Can Tenants Find It?

PAMPHLETS ON THE DISCUSSION METHOD

- D-3 What Is the Discussion Leader's Job?

United States Department of Agriculture
The Extension Service and the
Agricultural Adjustment Administration Cooperating
(Illustrations by Headline Books and Farm Credit Administration)

CO-OPS: HOW FAR CAN THEY GO?

In their search for ways to improve the agricultural situation, many American farm men and women have turned to the cooperative movement. Many others are now inquiring, "What is it that cooperatives are particularly fitted to do? What is their place among the various institutions and organizations serving farm interests? Can they do the whole job, as is claimed by some of their more ardent supporters? If not, how far can they go, and what other means of action are needed to arrive at desirable farm objectives? Or have co-ops little place in American life?"

Before arriving at answers to these questions, it is necessary to inquire, what is a cooperative? How many different kinds of cooperatives are there, and what do they do? How do cooperatives differ from businesses carried on by corporations or by individuals?

WHAT KINDS OF CO-OPS ARE THERE?

When members of a discussion group start to name over the different types of cooperatives of which they have heard or with which they are familiar, they usually end up with quite a long list. If the discussion is in a farm community, the first type to be mentioned is likely to be the marketing co-op: For example, the co-op which handles dairy products, grains, fruits and vegetables, livestock and other products; or the bargaining co-op which simply bargains for the selling price without handling the commodity sold. On the other hand, the first cooperative action to come to mind may be cooperative purchasing of farm supplies—fertilizer, seed, feed, machinery, and such things.

Again, the list may be headed by cooperative credit agencies, through which farmers obtain money to pay for their land, finance their crops, or improve their farm plant.

If there are many women members in the group, cooperation to provide things needed in the home will almost certainly be nominated along with cooperative marketing, and the phrase will cover a good many kinds of goods and services. The ordinary consumers' goods, such as food, clothing, and household supplies, are the basis for a large part of the business of consumers' cooperatives.

Then there is cooperative insurance against risks such as fire, theft, and accident; life insurance; funeral benefits; and, in an increasing number of farm communities, cooperative health services, and even cooperative recreation.

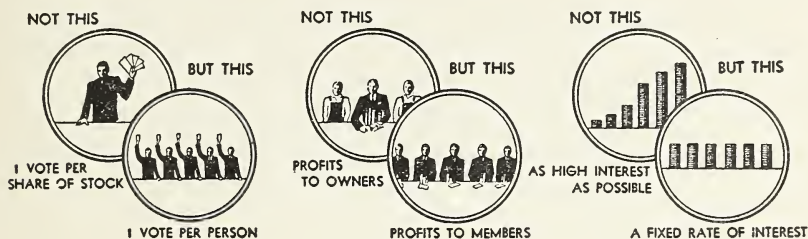
A further recent development is cooperative action to make available certain goods that are more permanent, and require more investment, than farm or household supplies. In the cities, this is taking the form of cooperative housing projects; in the country, there are numerous associations working for rural electrification, community cold-storage facilities, and so forth.

Can you add other types of co-ops to this list? Which of these types are in operation in your vicinity?

HOW DO CO-OPS DIFFER FROM OTHER BUSINESSES?

Widely though these different kinds of co-ops may differ from each other in their lines of business, all true co-ops have certain features in common. True cooperative enterprises consistently stick to the principles worked out by the Rochdale weavers a century ago. These principles have proved sound through a hundred years of application; and experience has indicated that when departures from them are made, cooperative enterprises run the risk of encountering difficulties, or at least bringing less benefit to the cooperating members than might be obtained if the principles were strictly applied. True cooperative enterprises are owned by the people who use them and managed in their interest. Because of that fact, profits do not go to a separate group of people who are concerned with the business chiefly as owners, but to all the users who have jointly undertaken the affair, in proportion to their use of its services. Interest on capital is set at a fixed rate; the business

is not run as a speculative venture whose main returns go to the stockholders. The enterprise is democratically controlled on the basis of one vote per member, rather than on the basis of one vote per share of stock. The chart below illustrates these differences.



To what extent do the co-ops with which you are familiar observe these principles? Do you know of co-ops that have got into trouble through failure to observe them?

HOW DO CO-OPS BENEFIT THEIR MEMBERS?

The immediate purpose of all kinds of co-ops is to give their members the benefits of the operations they undertake, and thereby raise their standard of living.

Consumers' co-ops. The co-ops that go in for retailing work along several different lines to raise their members' purchasing power.

A few co-ops set their retail prices at cost, but because of the complicated bookkeeping involved, as well as the antagonism aroused in competing private firms by such practices, most co-ops prefer another method. Most of them set their prices in line with general prices prevailing elsewhere, and then distribute to their members the earnings which such prices make possible. The earnings are distributed in proportion to the purchases of individual members, not according to investment.

In addition, a part of each year's earnings is usually placed in a reserve fund. Many co-ops supply their credit requirements from their own reserves, and so avoid the cost of obtaining money in the open market when they need funds for expanding their operations or financing their current business. In times of depression part of these re-

serves can be distributed to bolster members' purchasing power.

Besides patronage refunds and interest-free capital, consumers' cooperatives frequently effect further savings because:

1. Most co-ops do business for cash. They thereby save their membership the carrying charges paid by people who buy in installments or on time. They also save the cost of collecting bills, and the losses due to bad accounts.

2. As representatives of the consumers who are their members, co-ops usually take a vigorous interest in the quality of the products they sell, in standardization as to packaging, sanitation, and so forth, and so keep their patrons from wasting money on goods that are misleadingly labeled, impure, or overadvertised.

3. When co-ops are more efficiently managed than other businesses, they save their membership the cost of unnecessary overhead, chiefly through avoiding much of the high cost of salesmanship and speculative purchases which other kinds of businesses carry. In America, however, chain-store distribution has also served to keep down overhead in the field in which consumers' co-ops compete.

Cooperative wholesales. In practically every country where consumers' cooperatives have established retail stores, cooperative wholesales have subsequently been organized. Because such wholesales have assured outlets they can frequently effect savings in addition to returning profits to their members.

Cooperative processing and manufacturing. Many instances exist in foreign countries, and a few in the United States, where cooperatives have developed first in the retail field, then entered the wholesaling business, and subsequently undertaken processing or manufacturing. Occasionally, the scale of operations of the processing or manufacturing plants has been large and efficient enough for them to affect the general price level of the commodity concerned, and force the lowering of competitors' prices. This sort of pressure on monopoly or scarcity prices is clearly shown in the "trust-busting" activities of co-ops producing articles of every day use in Sweden.

Marketing co-ops. While consumers' co-ops are attempting to raise the standard of living of their members by lowering the cost of the things they buy, producers' co-ops are attempting to raise the standard of living of

their members by increasing the returns from the things they sell. They rely chiefly on two methods.

1. By selling more directly to the final market, they return to their members an amount equivalent to the middleman's margin of profit;
2. They secured increased prices for the products they sell: By grading, sorting, maintaining standards of sanitation, and so forth. by storing and distributing sales over the marketing year; by controlling a sufficient proportion of the supply that comes to market to affect price.

WHAT HAPPENS WHEN MARKETING CO-OPS MEET CONSUMERS' CO-OPS

Isn't it true that producers always want to sell in the dearest market and consumers always want to buy in the cheapest market? If so, what happens when marketing and consumers' co-ops meet?

On the face of it, this looks like a real conflict of interests between the two types of organization. The history of countries where co-ops have been established for many years show that conflicts as to price occasionally do take place. Yet there are certain facts which both marketing co-ops and consumers' co-ops usually consider.

Consumers' co-ops want to reduce costs to their members in order to raise their standard of living. But since the movement is interested in an improved standard of living for all consumers, its purchasing policy has to take account of the standard of living of other people as well as its own members.

Two groups are particularly affected by the price policy of cooperating consumers. One is the labor group; the other is the farm group. If consumer co-ops should bear down on the wages received by the men and women who work for them, or the prices received by the farmers who raise products that they buy, until they dropped below the level of a fair return for the services performed, the standard of living of those groups would be reduced accordingly.

Members of marketing co-ops have to face the same problem in reverse. If they should hold prices up above a fair return for their products, they would depress the

standard of living of city workers. Depressed groups, whether on farms or in cities, have to skimp their purchases of goods they would like to buy. That is bad for everybody: For themselves because they cannot have the things they need; and for all producers of needed things because they are not able to sell as much as they otherwise would.

So consumers' co-ops have to consider whether low costs today may mean high costs tomorrow because of farm subsidies and unemployment relief, and producers' co-ops have to consider whether high prices today may mean low prices tomorrow because of failing purchasing power among consumers.

Just the same, however much consumers and producers may be in general agreement as to the desirability of fair prices, a buyer is a buyer and a seller is a seller.

How much do you think the interests of marketing and consumers' co-ops conflict? What do you think is a good way for price agreements to be made between them: By open market bids? by negotiation between individual representatives? by joint boards?

HOW FAR CAN CO-OPS GO?

Wide variety of opinion exists as to the desirable scope of cooperative organization.

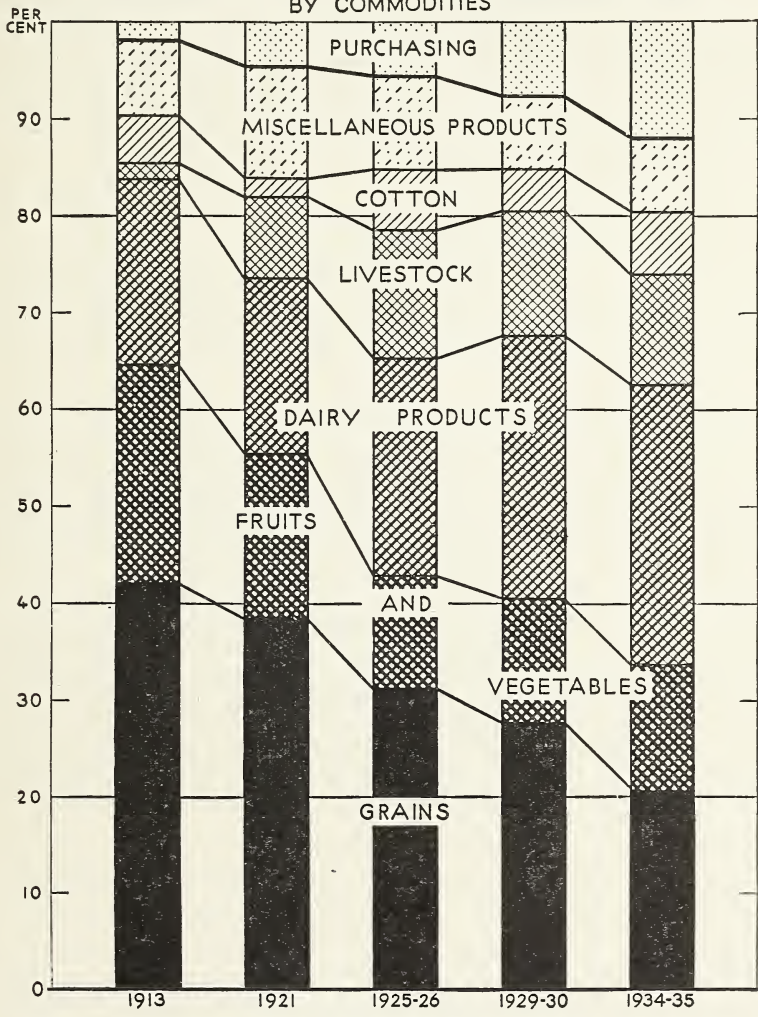
Some people think that the most important function of the cooperatives is their day-to-day activity competing, along with corporations, mail-order houses, chain stores, and individual enterprises as one way of doing business in such a manner as to attract patronage.

The purpose of co-ops formed by farm producers has been outlined by Mr. Robin Hood in the September-October 1936 issue of *The Cooperative Journal* as follows:

It should be apparent that to the farmer cooperation is business. True it also has a social significance because when the cooperative supply-buying and product-selling structure increases farm income, it raises the farmer's standard of living. The community cohesion which cooperation fosters results in better understanding of agricultural problems and in better rural life. These, however, are collateral to the fact that if the cooperative is not a successful business undertaking it cannot live and cannot hope to have any resultant social effect,

What then is agricultural cooperation? It is plain good corporate business conducted by farm producers who have found that they can perform certain business tasks better by working together than by working individually.

BUSINESS OF FARMERS' COOPERATIVES BY COMMODITIES



The above chart shows the shares of various commodities in the total business done by farmers cooperatives during certain recent years. The total business done in 1913 was \$310,000,000; by 1934-35 it had grown to \$1,530,000,000.

A concise statement of possible contributions of consumers' cooperative action to the economic life of America

is contained in a section by Mr. Clifford V. Gregory in the Report of the Inquiry on Cooperative Enterprise in Europe, 1937:

There would seem to be a few definite contributions that consumer cooperation might make to the economic life of America.

1. Accumulation of interest-free capital. This offers possibilities of a substantial contribution to the solution of one of our vexing economic problems—the tendency to load prices with a capital charge so heavy that it becomes one of the chief causes of periodic business breakdowns.

2. Encouragement of thrift among classes which ordinarily save little or nothing.

3. Establishment of an influence for fair prices for consumers which, because it is owned by consumers, is unlikely to become part of any monopolistic price-fixing combination.

4. Giving to many people in whom sense of ownership is absent, the stability that comes from becoming part owner of a business enterprise. This sense of ownership seems to accompany shares in a cooperative in greater degree than is the case with stock ownership in a private enterprise.

Other cooperators paint the future of co-ops on a wider canvas. They view the movement as a start toward an economic society in which production shall be for use instead of for profit. Mr. Ellis Cowling in *An Introduction to Consumers' Cooperation* has stated his view:

More and more people are beginning to realize that the economic system under which we are living known as the "profit system" is built on and geared to a condition of scarcity which no longer exists. * * * The Consumers' Co-operative movement * * * with its democratic ownership and control of business and industry by the people, organized as consumers, and its thoroughly practical system of production and distribution for use, instead of for profit * * * is the only economic system yet discovered that will fit the needs of the age of plenty.

This statement is carried further by Mr. Bertram B. Fowler in his *Consumer Cooperation in America*:

Many have attacked the old order. Many have tried to curb it by legislation. But the Rochdale weavers were the first to set about changing the whole motivation and aim of the system.

To begin with, they declared that membership should be open. They had caught the vision of a consumer society. Thus it was the first economic movement in history based on a classless society. All men were consumers. Thus all could organize as consumers and work together in cooperation. Here was laid down a theory that is as wide as humanity, that embraces humanity in a philosophy which all can work out together.

The economic steps which would accompany this expansion of the cooperative idea have been outlined by Mr. V. S. Alanne in *Fundamentals of Consumer Cooperation*:

1. To have each local retail cooperative extend its distributive activities into new lines and try to perfect its organization both from the cooperative and the business point of view.

2. To develop the retail cooperatives to a point where they will be able to take up production; that is, to engage in productive activities. Such production may be carried on either on a limited scale by any of the local retail organizations when these have grown financially strong enough to do so; or, on a larger and practically unlimited scale, by federations of cooperative societies (cooperative wholesale societies).

3. To eliminate corrupt practices, waste, and economic competition also from the processes of production, and put production on a rational, systematic and efficient basis.

4. To eliminate all profit-making middlemen between the consumer and the producer, and do away with speculation.

5. To establish direct trading relations (exchange of commodities) between consumer cooperatives and producer cooperatives.

6. By extending its organization until the cooperative associations cover every activity of human life, and control not only distribution but also production, in which case they will do away entirely (or at least to the extent it will be possible) with the present capitalistic profit system, and substitute in its place the cooperative system of production and distribution, often called "the cooperative commonwealth."

Mr. E. R. Bowen, head of the Cooperative League, says in *A Cooperative Economic Democracy*:

Consumer cooperation is the product of natural necessity and the desires in the human heart and mind for the realization of the democratic principles of brotherhood in the economic realm of life, as well as in the political, educational, and religious realms.

All of these quotations come from people who approve of some degree of cooperative action. Other people are skeptical of cooperation in any form. They say that most men and women don't want to expend the time and energy necessary to organize a true co-op; they'd rather pay more to have the work done for them. They say co-op members won't come to meetings and don't even want to pay their managerial staff a fair reward for the work done, with the result that other businesses often hire away their best men. They say that the ideal of production for use instead of for profit is utopian and unrealistic.

What do you think of these statements? Do you think the cooperative movement is useful: in terms of individual

advantage? as a yardstick for measuring the service rendered by other businesses? as the dominant type of business structure? Or do you think the movement has little or no place in the American economic system?

What do you think of the following excerpts from Secretary Henry A. Wallace's Whose Constitution:

Capitalism while financially stronger today than ever before is becoming more and more spiritually bankrupt. It is because of this spiritual bankruptcy that capitalism under the stress of certain foreign situations has been replaced by economic dictatorships of several different types which carry with them the suppression of democratic safeguards. * * *

* * * but somehow I like to think that the United States from now on will find developing naturally out of her own soil and her own people the spiritual and philosophic motive power of the future. Insofar as our problems are the same as the overseas problems, and insofar as other nations, because they are older, have gained experience which should be of service to us there is every reason for studying that which they have learned. We are a part of the human race and cannot stand completely apart from any profound spiritual or philosophic doctrine. * * *

I have said that the cooperative philosophy is the vital idea of the twentieth century that is bound to translate itself in time into the hard facts of social mechanisms and reality. But how is this to come about? * * *

No one can say just when circumstances in our day will be such that the cooperative idea can be clothed in appropriate social mechanisms. Already some advance has been made; in the last three years we have learned a great deal about the mechanics of cooperation, and what we have learned should stand us in good stead. * * *

Today we need a great many more persons who will become as deeply motivated by the idea of a cooperative economic society as the young men of 1776 and 1787 were motivated by the idea of a democratic political society. The one is the living stream of thought for the twentieth century as the other was for the eighteenth. I believe the majority of American people are already receptive to the general purposes and possibilities of a cooperative commonwealth.

What is your estimate of the general idea that it is better for people to work together and share their gains than for them to work for themselves individually?

WHAT SHOULD BE THE RELATION BETWEEN CO-OPS AND THE GOVERNMENT?

Discussion of the objectives of the cooperative movement inevitably raises the question as to what is the proper relationship between co-ops and the Government. Should the

Government treat co-ops as it would any other business enterprise or should it encourage the formation of co-ops? Should co-ops go into politics? What should be the relation between co-ops and national agricultural programs?

These questions are particularly pertinent in respect to co-ops formed by farmers, which do a large share of the cooperative business of the United States.

SHOULD THE GOVERNMENT ENCOURAGE THE FORMATION OF CO-OPS?

Historically, the United States Government has shown a positive interest in the cooperative movement. During the 1920's, under the Capper-Volstead Act, farmers' co-ops were authorized to organize and combine for joint marketing of their products; this privilege was extended by the Farm Board under the Agricultural Marketing Act of 1929. Since 1933, the creation of production credit associations has been encouraged by the Farm Credit Administration, and the financing of farmer co-ops has been furthered through the Bank for Cooperatives. In July 1936, the F. C. A.'s records showed 10,500 cooperative selling or buying organizations with a total estimated membership of 3,660,000. Other Government agencies which have worked with rural co-ops in recent years are the Rural Electrification Administration, with farmers forming co-ops for light and power; the Resettlement Administration and the Tennessee Valley Authority, with co-ops providing farm equipment, supplies, and household goods; the A. A. A., with producers' co-ops interested in marketing agreements. Both the Department of Labor and the Consumer's Counsel of the A. A. A. publish information as a service to consumers' cooperatives.

Do you think the Government should foster the organization of co-ops? If so, what forms of help should be given? Why?

Or do you think that the Government should remain disinterested? Because Government help for co-ops is unfair to other enterprises? Because the individuals and fam-

ilies who make up a co-op should be and feel responsible for its success? Why?

SHOULD CO-OPS GO INTO POLITICS?

As shown by some of the quotations above, many cooperators feel that as the movement grows it will tend to take over a number of the functions now performed by the Government. On the other hand, most of them feel that it is unwise for co-ops to go into politics at present. An article on Consumer Cooperatives in the March 1937 issue of Fortune said:

Cooperators are leery of organized politics; they think they have found "the economic solution to a social problem." * * * Successful consumer cooperation lowers the cost of living, yes. But where political or social pressure doesn't interpose arbitrary restraining factors, the wage level in any given area tends to fall where living costs fall. That is elementary economic law. And where consumer cooperation is the means of cutting the cost of living it can be used by industrialists as an excuse for wage cuts. Thus the cooperator can be robbed of his gains. Knowing this, Marquis Childs has warned United States consumers that they had better imitate England and supplement the cooperative movement with a labor movement designed to preserve gains in living standards. And legislation to preserve these gains is, of course, a matter of politics.

What is your opinion on the problem presented in this article?

WHAT SHOULD BE THE RELATION BETWEEN FARMERS' CO-OPS AND NATIONAL AGRICULTURAL PROGRAMS?

Some people think that in a country where there are co-ops, agricultural programs sponsored by the Government are unnecessary. They think that the co-ops are quite capable of handling such problems as individual farmers cannot manage for themselves.

Other people think that it is desirable to have Government programs for agriculture, but feel that the co-ops should be the administrators of the programs, as they are in countries like Denmark and Switzerland.

Still other people think that co-ops and national farm programs should run along together; that there are certain things which co-ops can do better than any

other agency, but there are other things which only the Government can do.

Where do you stand with regard to these statements?

Those who think that both co-ops and Government agencies have important parts to play in respect to American agriculture point to the savings made by co-ops through elimination of middlemen's margins, and to improvements in price as a result of grading and otherwise standardizing products.

Then they point out that the greatest improvement in farm returns due to cooperative action has been in those commodities where the co-ops have been able to include a plurality of all producers in their membership. Next they add that where co-ops have not been very successful, the chief reason has been their difficulty in first enrolling and then keeping a membership large enough to give them a dominant influence in the market. Under such circumstances decisions which the co-ops take, and which look toward balancing production with demand at a point to insure producers a fair price, can be, and are, nullified by the actions of nonmembers whose outside production floods markets and breaks prices. For certain of our major crops that are grown all over the United States, therefore, these people feel that Government programs are necessary to insure sufficient participation to achieve the end sought.

What do you think of this reasoning? To what crops does it apply? For what crops is Government machinery unnecessary? Do you think that farmers will stay by Government programs any better than by co-ops in times of prosperity?

MORE ABOUT CO-OPS

(Quantity prices may be secured on many of these publications)

For bibliography prior to 1936 as well as further discussion of the issues involved in the spread of the cooperative movement, see "What Should Farmers Aim to Accomplish Through Organization?" DS-4. Obtainable free through the Extension Service, U. S. Department of Agriculture, Washington, D. C.

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